



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Hartley C. Starkman

Serial No.: 09/751,900

Filed: December 29, 2000

For: METHODS AND SYSTEMS
FOR DETERMINING ROLL
RATES OF LOANS

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: Art Unit: 3624
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: Examiner: Geoffrey R. Akers
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AMENDMENT

Hon. Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

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GROUP 3600

In response to the Office Action dated February 5, 2003, please amend the above-identified patent application as follows:

Sub 1
1. (once amended) A method for determining roll rates for a group of loans, said method comprising the steps of:

generating delinquency moving matrices for the group of loans;

a1
calculating a probability that an event will occur impacting payment of at least one account within the group of loans; and

predicting a roll rate into a next level of delinquency based upon a payment history of each account in the group of loans and based upon the calculated event probability.

a2
4. (once amended) A method according to Claim 1 wherein said step of predicting a roll rate into a next level of delinquency further comprises the step of analyzing accounts that roll forward into a next period of delinquency, due to non-payment.

Sub 3
6. (once amended) A method according to Claim 1 wherein said step of predicting a roll rate into a next level of delinquency further comprises the step of analyzing accounts that roll back one or more periods of delinquency, due to extra received payment.

a3
7. (once amended) A system for determining a roll rate of a loan portfolio, said system comprising:

at least one computer;

a server configured with a roll rate determination model, said server configured to:

generate delinquency moving matrices;

calculate a probability that an event will occur impacting payment of at least one account within a group of loans; and

predict which accounts will roll forward into a next classification of delinquency based upon a payment history of each account in the group of loans and based upon the calculated event probability; and

a network connecting said computer to said server.

a4
10. (once amended) A system according to Claim 7 wherein said server is configured to analyze the accounts that roll forward into a next period of delinquency, due to non-payment.

11. (once amended) A system according to Claim 10 wherein said server is configured to calculate a delinquency value that has increased from a first period to a second period for the accounts that roll forward into the next period of delinquency.

12. (once amended) A system according to Claim 7 wherein said server is configured to analyze the accounts that roll back one or more periods of delinquency, due to extra received payment.

13. (once amended) A system according to Claim 7 wherein said server is configured to predict the accounts that will roll forward into an n-month delinquency, wherein n is an integer

a4 Sub B'
greater than zero and represents a number of months for which one of the customers has been delinquent in making a payment.

15. (once amended) A computer for determining a roll rate of a loan portfolio, said computer programmed to:

generate delinquency moving matrices;

a5
calculate a probability that an event will occur impacting payment of at least one account within a group of loans; and

predict which accounts will roll forward into a next classification of delinquency based upon a payment history of each account in the group of loans and based upon the calculated event probability.

18. (once amended) A computer according to Claim 15 wherein said computer is programmed to analyze the accounts that roll forward into a next period of delinquency, due to non-payment.

a6
19. (once amended) A computer according to Claim 18 wherein said computer is programmed to calculate a delinquency value that has increased from a first period to a second period for the accounts that roll forward into a next period of delinquency.

20. (once amended) A computer according to Claim 15 wherein said computer is programmed to analyze the accounts that roll back one or more periods of delinquency, due to extra received payment.

21. (once amended) A computer according to Claim 15 wherein said computer is programmed to predict the accounts that will roll forward into an n-month delinquency, wherein n is an integer greater than zero and represents a number of months for which one of the customers has been delinquent in making a payment.
